# 

B1 (Official Form 1) (4/10)

UNITED STATES BANKRUPTCY CO SOUTHERN DISTRICT OF TEXAS HOUSTON DIVISION						Vol	untary Petition	
			Name of Joint Debtor (Spouse) (Last, First, Middle): Aguilera, Samir Delcarmen					
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):  dba La Canastita Meat Market			(includ	er Names used by e married, maiden a <b>mir Garcia</b>	the Joint Debtor, and trade name	in the last 8 years s):	3	
Last four digits of Soc. Sec. or Individual-Taxpa than one, state all): xxx-xx-8199		olete EIN (if mo	re	than o	ne, state all):	xxx-xx-8164		I)/Complete EIN (if more
Street Address of Debtor (No. and Street, City, 10938 Covered Bridge Houston, TX	and State):	ZIP CODE		Street Address of Joint Debtor (No. and Street, City, and State):  10938 Covered Bridge Houston, TX  ZIP CODE				
County of Residence or of the Principal Place of	of Rusiness:	77075		County	of Residence or	of the Principal Pl	ace of Rusiness	77075
Harris				Harri	s	· 		
Mailing Address of Debtor (if different from stre 10938 Covered Bridge Houston, TX	et address):			1093	Address of Joint  8 Covered Biston, TX		t from street addr	ess):
,		ZIP CODE 77075			,			ZIP CODE 77075
Location of Principal Assets of Business Debto	r (if different from str	eet address ab	ove):					
								ZIP CODE
Type of Debtor (Form of Organization)		of Business	3			of Bankruptcy etition is Filed		
(Check one box.)	Health Care B	Business		_	Chapter 7	etition is Filed	` <u> </u>	•
Individual (includes Joint Debtors)  See Exhibit D on page 2 of this form.	in 11 U.S.C. §	Real Estate as ( 3 101(51B)	defined		Chapter 9 Chapter 11			15 Petition for Recognition eign Main Proceeding
Corporation (includes LLC and LLP)	Railroad Stockbroker			<u> </u>	Chapter 12			15 Petition for Recognition eign Nonmain Proceeding
Partnership Other (If debtor is not one of the above	Commodity B			$  \sqcup_{\underline{}}$	Chapter 13			eigh Normain Froceeding
entities, check this box and state type of entity below.)	Clearing Bank Other	(					of Debts one box.)	
of chitty below.)		empt Entity		ه تا ا	Debts are primarily lebts, defined in 1	1 U.S.C.	Debts at busines:	re primarily s debts.
	Debtor is a tax under Title 26	ox, if applicable x-exempt organ of the United S	ization States	ir p	101(8) as "incurr ndividual primarily personal, family, or	for a		
Filing Fee (Che	<u> </u>	ernal Revenue	Code).	<del>                                     </del>	ck one box:	Chapter	11 Debtors	
Full Filing Fee attached.				_	Debtor is a small b		•	S.C. § 101(51D). U.S.C. § 101(51D).
Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.				Chec	<b>:k if:</b> Debtor's aggregatensiders or affiliates	noncontigent lique) are less than \$2	uidated debts (exc ,343,300 (amou	cluding debts owed to
Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.  Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.  Check all applicable boxes:  A plan is being filed with this petition.  Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).			n one or more classes					
Statistical/Administrative Information	1			<u> </u>	t creditors, in acco	ordance with 11 L	.S.C. § 1126(b).	THIS SPACE IS FOR
□ Debtor estimates that funds will be available for distribution to unsecured creditors. □ Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. □ COURT USE ONL:			COURT USE ONLY					
Estimated Number of Creditors	_					_		1
1-49 50-99 100-199 200-999	1,000- 5,000	5,001- 10,000	10,001- 25,000		25,001- 50,000	50,001- 100,000	Over 100,000	
Estimated Assets		П			П	П	П	
\$0 to \$50,001 to \$100,001 to \$500,001 \$50,000 \$100,000 \$500,000 to \$1 milli		\$10,000,001 to \$50 million	\$50,000 to \$100		\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion	
Estimated Liabilities		\$10,000,001 to \$50 million	\$50,000 to \$100		\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion	

B1 (Official Form 1) (4/10) Page 2 Jose Roberto Aguilera **Voluntary Petition** Name of Debtor(s): Samir Delcarmen Aguilera (This page must be completed and filed in every case.) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet.) Location Where Filed: Case Number: Date Filed: None Location Where Filed: Case Number: Date Filed: Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet.) Name of Debtor: Case Number: Date Filed: None District: Relationship: Judae: **Exhibit B Exhibit A** (To be completed if debtor is an individual (To be completed if debtor is required to file periodic reports (e.g., forms 10K and whose debts are primarily consumer debts.) 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) I, the attorney for the petitioner named in the foregoing petition, declare that I have of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice Exhibit A is attached and made a part of this petition. required by 11 U.S.C. § 342(b). /s/ Kenneth A Keeling 4/4/2011 Kenneth A Keeling Date Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition.  $\sqrt{\phantom{a}}$ No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box.) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(I)).

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31 (Official Form 1) (4/10)	Page 3
Voluntary Petition	Name of Debtor(s): Jose Roberto Aguilera
(This page must be completed and filed in every case)	Samir Delcarmen Aguilera
Sig	natures
Signature(s) of Debtor(s) (Individual/Joint)  I declare under penalty of perjury that the information provided in this petition is true and correct.  [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.  [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).	Signature of a Foreign Representative  I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.  (Check only one box.)  I request relief in accordance with chapter 15 of title 11, United States Code.  Certified copies of the documents required by 11 U.S.C. § 1515 are attached.
I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.
X /s/ Jose Roberto Aguilera Jose Roberto Aguilera  X /s/ Samir Delcarmen Aguilera Samir Delcarmen Aguilera	(Signature of Foreign Representative)
Telephone Number (If not represented by attorney)  4/4/2011  Date	(Printed Name of Foreign Representative)  Date
Signature of Attorney*  X /s/ Kenneth A Keeling  Kenneth A Keeling  Bar No. 11160500  Keeling Law Firm 3310 Katy Freeway Suite 200 Houston, Texas 77007  Phone No.(713) 686-2222  Fax No.(713) 579-3059	Signature of Non-Attorney Bankruptcy Petition Preparer I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.
4/4/2011	Printed Name and title, if any, of Bankruptcy Petition Preparer
Date *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.	Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)
Signature of Debtor (Corporation/Partnership)  I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.	
The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Address X
X Signature of Authorized Individual	Date Signature of bankruptcy petiton preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above.  Names and Social-Security numbers of all other individuals who prepared or
Printed Name of Authorized Individual	assisted in preparing this document unless the bankruptcy petition preparer is not an individual.
Title of Authorized Individual	If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.
Date	A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

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#### B 1D (Official Form 1, Exhibit D) (12/09) UNITED STATES BANKRUPTCY COURT SOUTHERN DISTRICT OF TEXAS **HOUSTON DIVISION**

In re:	Jose Roberto Aguilera Case No.			
	Samir Delcarmen Aguilera		(if known)	
	Debtor(s)			

#### **EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eliqible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

1. Within the 180 days <b>before the filing of my bankruptcy case</b> , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
2. Within the 180 days <b>before the filing of my bankruptcy case</b> , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit couseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.
3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during he seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

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#### B 1D (Official Form 1, Exhibit D) (12/09) UNITED STATES BANKRUPTCY COURT SOUTHERN DISTRICT OF TEXAS **HOUSTON DIVISION**

In re:	Jose Roberto Aguilera	Case No.	
	Samir Delcarmen Aguilera		(if known)

Debtor(s)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT
CREDIT COUNSELING REQUIREMENT  Continuation Sheet No. 1
Continuation Greet No. 1
4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilites.);
Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
Active military duty in a military combat zone.
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: //s/ Jose Roberto Aguilera  Jose Roberto Aguilera
Date: 4/4/2011

#### Case 11-32858 Document 1 Filed in TXSB on 04/04/11 Page 6 of 59

#### B 1D (Official Form 1, Exhibit D) (12/09) UNITED STATES BANKRUPTCY COURT SOUTHERN DISTRICT OF TEXAS **HOUSTON DIVISION**

In re: Jose Roberto Aguilera	Case No.		
	Samir Delcarmen Aguilera		(if known)
	Debtor(s)		

#### **EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eliqible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

1. Within the 180 days <b>before the filing of my bankruptcy case</b> , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
2. Within the 180 days <b>before the filing of my bankruptcy case</b> , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit couseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.
3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during he seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

# Case 11-32858 Document 1 Filed in TXSB on 04/04/11 Page 7 of 59

#### B 1D (Official Form 1, Exhibit D) (12/09) UNITED STATES BANKRUPTCY COURT **SOUTHERN DISTRICT OF TEXAS HOUSTON DIVISION**

In re:	Jose Roberto Aguilera	Case No.	
	Samir Delcarmen Aguilera		(if known)

Debtor(s)

CREDIT COUNSELING REQUIREMENT
Continuation Sheet No. 1
A Lambet required to receive a gradit counceling briefing because of: [Check the applicable statement ] [Must be
4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilites.);
Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
Active military duty in a military combat zone.
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor:   //s/ Samir Delcarmen Aguilera  Samir Delcarmen Aguilera
Date: 4/4/2011

B6A (Official Form 6A) (12/07)

In re	Jose Roberto Aguilera		
	Samir Delcarmen Aguilera		

Case No.	
	(if known)

#### **SCHEDULE A - REAL PROPERTY**

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or Exemption	Amount Of Secured Claim
10938 Covered Bridge Street Houston, TX 77075- 5000 LT 108 BLK 3 SOUTHBRIDGE SEC 1 IN HARRIS COUNTY, TEXAS	Homestead	O	\$100,987.00	\$59,658.14
Allegro Vacation Club P.O. Box 881069 San Diego, CA 92168-1069	Timeshare	С	\$7,305.00	\$7,224.76
SURRENDER				

Total: \$108,292.00

(Report also on Summary of Schedules)

B6B (Official Form 6B) (12/07)

In re	Jose Roberto Aguilera
	Samir Delcarmen Aguilera

Case No.	
	(if known)

# **SCHEDULE B - PERSONAL PROPERTY**

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
1. Cash on hand.	Х			
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking Account Bank of America	С	\$10.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	х			
4. Household goods and furnishings, including audio, video and computer		Sofa	С	\$50.00
equipment.		Love Seat	С	\$50.00
		2 Coffee Tables	С	\$60.00
		3 VCRs	С	\$60.00
		4 Lamps	С	\$20.00
		Entertainment Center	С	\$100.00
		2 Rugs	С	\$75.00
		3 TVs	С	\$100.00
		Stereo	С	\$30.00
		Dining Room Table W/ Chairs	С	\$200.00
		China Cabinet	С	\$200.00
		Flatware	С	\$10.00
		Pots & Pans	С	\$20.00

# Case 11-32858 Document 1 Filed in TXSB on 04/04/11 Page 10 of 59

B6B (Official Form 6B) (12/07) -- Cont.

In re	Jose Roberto Aguilera
	Samir Delcarmen Aguilera

Case No.	
	(if known)

# **SCHEDULE B - PERSONAL PROPERTY**

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
		Dishes & Glasses	С	\$10.00
		3 Beds	С	\$250.00
		Chest	С	\$10.00
		2 Dressers	С	\$150.00
		Armoire	С	\$50.00
		3 Night Stands	С	\$120.00
		Lamp	С	\$10.00
		TV Stand	С	\$30.00
		Refrigerator	С	\$50.00
		Stove	С	\$50.00
		Dish Washer	С	\$50.00
		Washer	С	\$100.00
		Dryer	С	\$100.00
		Freezer	С	\$50.00
		Microwave	С	\$20.00
		Vacuum Cleaner	С	\$15.00
		Desk	С	\$100.00
		2 Computers	С	\$200.00
		Lawn Mower	С	\$30.00

# Case 11-32858 Document 1 Filed in TXSB on 04/04/11 Page 11 of 59

B6B (Official Form 6B) (12/07) -- Cont.

In re	Jose Roberto Aguilera
	Samir Delcarmen Aguilera

Case No.	
	(if known)

# **SCHEDULE B - PERSONAL PROPERTY**

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
		Tools	С	\$20.00
		Patio Furniture	С	\$100.00
		BBQ Pit	С	\$30.00
		Mirror	С	\$30.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.		Books & Pictures	С	\$40.00
6. Wearing apparel.		Clothing & Shoes	С	\$200.00
7. Furs and jewelry.		Jewelry	С	\$200.00
8. Firearms and sports, photographic, and other hobby equipment.	х			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	x			
10. Annuities. Itemize and name each issuer.	x			

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B6B (Official Form 6B) (12/07) -- Cont.

In re	Jose Roberto Aguilera
	Samir Delcarmen Aguilera

Case No.	
	(if known)

# **SCHEDULE B - PERSONAL PROPERTY**

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	x			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		401(k)	С	\$138.77
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	x			
14. Interests in partnerships or joint ventures. Itemize.	x			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	x			
16. Accounts receivable.	х			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	x			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	x			

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B6B (Official Form 6B) (12/07) -- Cont.

In re Jose Roberto Aguilera Samir Delcarmen Aguilera

Case No.	
	(if known)

# **SCHEDULE B - PERSONAL PROPERTY**

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	x			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	x			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	x			
22. Patents, copyrights, and other intellectual property. Give particulars.	x			
23. Licenses, franchises, and other general intangibles. Give particulars.	х			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	x			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2006 Chevrolet Equinox Mileage: 119,000	С	\$8,512.50
		2008 GMC Canyon	С	\$14,075.00

B6B (Official Form 6B) (12/07) -- Cont.

In re Jose Roberto Aguilera Samir Delcarmen Aguilera

Case No.	
	(if known)

#### **SCHEDULE B - PERSONAL PROPERTY**

Continuation Sheet No. 5

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
		Mileage: 91,000		
		2000 Chevrolet Blazer S-10 Mileage: 150,000 ** Mother Drives No Ownership Interest **	С	\$3,000.00
26. Boats, motors, and accessories.	x			
27. Aircraft and accessories.	х			
28. Office equipment, furnishings, and supplies.	x			
29. Machinery, fixtures, equipment, and supplies used in business.	х			
30. Inventory.	x			
31. Animals.	х			
32. Crops - growing or harvested. Give particulars.	х			
33. Farming equipment and implements.	x			
34. Farm supplies, chemicals, and feed.	х			
35. Other personal property of any kind not already listed. Itemize.	x			
	•	5 continuation sheets attached Tota	l >	\$28,726.27

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

B6C (Official Form 6C) (4/10)

In re	Jose Roberto Aguilera
	Samir Delcarmen Aguilera

Case No.	
	(If known)

# **SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

Debtor claims the exemptions to which debtor is entitled under: (Check one box)	Check if debtor claims a homestead exemption that exceeds \$146,450.*
☐ 11 U.S.C. § 522(b)(2) ☐ 11 U.S.C. § 522(b)(3)	

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
10938 Covered Bridge Street Houston, TX 77075-5000 LT 108 BLK 3 SOUTHBRIDGE SEC 1 IN HARRIS COUNTY, TEXAS	Const. art. 16 §§ 50, 51, Texas Prop. Code §§ 41.001002	\$41,328.86	\$100,987.00
Sofa	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$50.00	\$50.00
Love Seat	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$50.00	\$50.00
2 Coffee Tables	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$60.00	\$60.00
3 VCRs	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$60.00	\$60.00
4 Lamps	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$20.00	\$20.00
Entertainment Center	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$100.00	\$100.00
2 Rugs	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$75.00	\$75.00
3 TVs	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$100.00	\$100.00
* Amount subject to adjustment on 4/1/13 and every thre commenced on or after the date of adjustment.	e years thereafter with respect to cases	\$41,843.86	\$101,502.00

B6C (Official Form 6C) (4/10) -- Cont.

In re	Jose Roberto Aguilera
	Samir Delcarmen Aguilera

Case No.	
	(If known)

# **SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Stereo	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$30.00	\$30.00
Dining Room Table W/ Chairs	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$200.00	\$200.00
China Cabinet	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$200.00	\$200.00
Flatware	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$10.00	\$10.00
Pots & Pans	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$20.00	\$20.00
Dishes & Glasses	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$10.00	\$10.00
3 Beds	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$250.00	\$250.00
Chest	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$10.00	\$10.00
2 Dressers	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$150.00	\$150.00
Armoire	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$50.00	\$50.00
3 Night Stands	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$120.00	\$120.00
Lamp	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$10.00	\$10.00
TV Stand	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$30.00	\$30.00
	•	\$42,933.86	\$102,592.00

B6C (Official Form 6C) (4/10) -- Cont.

In re	Jose Roberto Aguilera
	Samir Delcarmen Aguilera

Case No.	
	(If known)

# **SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

		1	
Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Refrigerator	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$50.00	\$50.00
Stove	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$50.00	\$50.00
Dish Washer	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$50.00	\$50.00
Washer	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$100.00	\$100.00
Dryer	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$100.00	\$100.00
Freezer	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$50.00	\$50.00
Microwave	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$20.00	\$20.00
Vacuum Cleaner	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$15.00	\$15.00
Desk	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$100.00	\$100.00
2 Computers	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$200.00	\$200.00
Lawn Mower	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$30.00	\$30.00
Tools	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$20.00	\$20.00
Patio Furniture	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$100.00	\$100.00
		\$43,818.86	\$103,477.00

B6C (Official Form 6C) (4/10) -- Cont.

In re	Jose Roberto Aguilera
	Samir Delcarmen Aguilera

Case No.	
	(If known)

# **SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
BBQ Pit	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$30.00	\$30.00
Mirror	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$30.00	\$30.00
Books & Pictures	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$40.00	\$40.00
Clothing & Shoes	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(5)	\$200.00	\$200.00
Jewelry	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(6)	\$200.00	\$200.00
401(k)	Tex. Prop. Code § 42.0021	\$138.77	\$138.77
2006 Chevrolet Equinox Mileage: 119,000	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(9)	\$8,512.50	\$8,512.50
2008 GMC Canyon Mileage: 91,000	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(9)	\$14,075.00	\$14,075.00
		\$67,045.13	\$126,703.27

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B6D (Official Form 6D) (12/07) In re Jose Roberto Aguilera Samir Delcarmen Aguilera

Case No.	
	(if known)

#### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT #: xxx-xx105-1  Allegro Vacation Club P.O. Box 881069 San Diego, CA 92168-1069		O	DATE INCURRED: NATURE OF LIEN: Timeshare COLLATERAL: Timeshare - SURRENDER REMARKS:				\$7,224.76	
ACCT #: xxxxx9148  Citimortgage Inc Po Box 9438 Gaithersburg, MD 20898		С	DATE INCURRED: 05/1999 NATURE OF LIEN: Conventional Real Estate Mortgage COLLATERAL: Homestead - Regular Payments - Pay Direct REMARKS:				\$57,051.00	
ACCT #:  Don Sumners - Tax Assessor P.O. Box 4622 Houston, Texas 77210-4622		С	VALUE: \$100,987.00  DATE INCURRED: NATURE OF LIEN: Property Taxes COLLATERAL: Homestead - (Escrowed) REMARKS: PAY DIRECT  VALUE: \$100,987.00				\$1,304.72	
ACCT#:  Pasadena ISD Law Offices od Dexter Joyner 4701 Preston Ave Pasadena, TX 77505		С	DATE INCURRED: NATURE OF LIEN: School Taxes COLLATERAL: Homestead - (Escrowed) REMARKS: PAY DIRECT				\$1,302.42	
			VALUE: \$100,987.00					

No \_\_\_continuation sheets attached

st page) > \$66,882.90 (Report also on

(Report also on Summary of Schedules.)

Schedules.)

Statistical Summary of Certain Liabilities and Related

Data.)

# Case 11-32858 Document 1 Filed in TXSB on 04/04/11 Page 20 of 59

B6E (Official Form 6E) (04/10)

In re Jose Roberto Aguilera Samir Delcarmen Aguilera

Case No.	
	(If Known)

	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
ΤY	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)
	Domestic Support Obligations  Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of credit in an involuntary case  Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$11,725* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans  Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen  Claims of certain farmers and fishermen, up to \$5,775* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals  Claims of individuals up to \$2,600* for deposits for the purchase, lease or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
V	Taxes and Certain Other Debts Owed to Governmental Units  Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution  Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).
	Claims for Death or Personal Injury While Debtor Was Intoxicated  Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).
	Administrative allowances under 11 U.S.C. Sec. 330 Claims based on services rendered by the trustee, examiner, professional person, or attorney and by any paraprofessional person employed by such person as approved by the court and/or in accordance with 11 U.S.C. §§ 326, 328, 329 and 330.
	mounts are subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of ustment.
	1continuation sheets attached

# Case 11-32858 Document 1 Filed in TXSB on 04/04/11 Page 21 of 59

B6E (Official Form 6E) (04/10) - Cont.

In re Jose Roberto Aguilera Samir Delcarmen Aguilera

Case No.	
	(If Known)

# SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

TYPE OF PRIORITY Taxes and Certain Other Debts Owed to Governmental Units

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCT #:		_	DATE INCURRED:						
Internal Revenue Service Centralized Insolvency Operation P.O. Box 7346 Philadelphia, PA 19101-7346		С	CONSIDERATION: 1040 Taxes REMARKS:				\$6,107.00	\$6,107.00	\$0.00
Sheet no1 of1 contin	nua	tion s	sheets Subtotals (Totals of this	pa	ge)	>	\$6,107.00	\$6,107.00	\$0.00
attached to Schedule of Creditors Holding Pr	ity Cla y on I		То	tal		\$6,107.00	,,,,,,,,,,,	73.00	
If app	lica	able,	Tast page of the completed Schedule report also on the Statistical Summan bilities and Related Data.)	E.	als	>		\$6,107.00	\$0.00

# Case 11-32858 Document 1 Filed in TXSB on 04/04/11 Page 22 of 59

B6F (Official Form 6F) (12/07) In re Jose Roberto Aguilera Samir Delcarmen Aguilera

Case No.		
	(if known)	

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT#: xxxxxxxx-xxx-2669 ACS Primary Care Phys SW PO Box 740021 Cincinnati, OH 45274		С	DATE INCURRED: CONSIDERATION: Medical Bill REMARKS:				\$925.00
ACCT #: Allen L Adkin & Associates 4010 82nd Street, Suite 230 Lubbock, TX 79452	-	С	DATE INCURRED: CONSIDERATION: Collecting for - Citibank REMARKS:				\$6,244.73
ACCT#: xxxxxxxxxxxxx0278  Bac/fleet-bkcard 200 Tournament Dr Horsham, PA 19044	-	С	DATE INCURRED: 04/2001 CONSIDERATION: Credit Card REMARKS:				Notice Only
ACCT#: xxxxxxxxxxxx7537  Banco Populr 155 Vanguard St. Orlando, FL 32819	-	С	DATE INCURRED: 03/01/1998 CONSIDERATION: Credit Card REMARKS:				\$0.00
ACCT#: xxxxxxxxxxxx0323 Bank Of America Po Box 17054 Wilmington, DE 19850	-	С	DATE INCURRED: 06/2007 CONSIDERATION: Credit Card REMARKS:				\$16,146.00
ACCT#: xxxxxxxxxxxxx0072  Capital One, N.a. Bankruptcy Dept PO Box 5155 Norcross, GA 30091	-	С	DATE INCURRED: 03/2009 CONSIDERATION: Charge Account REMARKS:				\$6,244.00
6continuation sheets attached	! > F.) ie a.)	\$29,559.73					

# Case 11-32858 Document 1 Filed in TXSB on 04/04/11 Page 23 of 59

B6F (Official Form 6F) (12/07) - Cont. In re Jose Roberto Aguilera Samir Delcarmen Aguilera

Case No.		
	(if known)	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxxxxxxxxxx5360  Chase Po Box 15298 Wilmington, DE 19850		С	DATE INCURRED: 12/2006 CONSIDERATION: Credit Card REMARKS:				\$7,162.00
ACCT #: xxxxxxxxxxxx9515  Chase P.o. Box 15298 Wilmington, DE 19850		С	DATE INCURRED: 06/2004 CONSIDERATION: Credit Card REMARKS:				\$4,128.00
ACCT #: xxxxxxxxxxxx3947  Childrens Place Attn.: Centralized Bankruptcy PO Box 20507 Kansas City, MO 64195	_	С	DATE INCURRED: 07/2006 CONSIDERATION: Charge Account REMARKS:				Notice Only
ACCT #: xxxxxxxxxxxx5362 Citibank Sd, Na Attn: Centralized Bankruptcy PO Box 20507 Kansas City, MO 64195		С	DATE INCURRED: 04/2006 CONSIDERATION: Credit Card REMARKS:				\$6,471.00
ACCT #: xxxxxxxxxxxx7431 Citicards Po Box 6241 Sioux Falls, SD 57117		С	DATE INCURRED: 06/2007 CONSIDERATION: Credit Card REMARKS:				\$6,244.00
ACCT #: xxxxxxxxxxxx6250  Citifinancial Retail Services Citifinancial/Attn: Bankruptcy Dept PO Box 140489 Irving, TX 75014		С	DATE INCURRED: 07/1998 CONSIDERATION: Charge Account REMARKS:				Notice Only
Sheet no1 of6 continuation she Schedule of Creditors Holding Unsecured Nonpriority C	laim	IS	(Use only on last page of the completed Schort also on Summary of Schedules and, if applicabl Statistical Summary of Certain Liabilities and Related	edu e, o	ota ıle n th	l > F.) ne	\$24,005.00

# Case 11-32858 Document 1 Filed in TXSB on 04/04/11 Page 24 of 59

B6F (Official Form 6F) (12/07) - Cont. In re Jose Roberto Aguilera Samir Delcarmen Aguilera

Case No.		
	(if known)	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: Client Services, Inc. 3451 Harry S. Truman Blvd. St. Charles, MO 63301		С	DATE INCURRED: CONSIDERATION: Collecting for - Discover REMARKS:				\$5,588.30
ACCT #: xxxxxxxxxxxx3840  Discover Fin PO Box 6103 Carol Stream, IL 60197		С	DATE INCURRED: 06/1996 CONSIDERATION: Credit Card REMARKS:				\$7,224.00
ACCT #: xxxxxxxxxxxx1042  Discover Fin PO Box 6103  Carol Stream, IL 60197		С	DATE INCURRED: 12/2001 CONSIDERATION: Credit Card REMARKS:				\$5,588.00
ACCT #: xxxxxxxxxxxx0000  DSRM National Bank/Diamond Shamrock PO Box 300  Amarillo, TX 79105		С	DATE INCURRED: 08/01/1996 CONSIDERATION: Charge Account REMARKS:				Notice Only
ACCT #: Encore Receivable Management, Inc. P.O. Box 3330 Olathe, Kansas 66063-3330		С	DATE INCURRED: CONSIDERATION: Collecting for - Discover REMARKS:				\$7,224.46
ACCT #: First Source 205 Bryant Woods South Amherst, NY 14228		С	DATE INCURRED: CONSIDERATION: Collecting for - Capital One REMARKS:				\$5,816.96
Sheet no. 2 of 6 continuation she Schedule of Creditors Holding Unsecured Nonpriority C	l > F.) ne a.)	\$31,441.72					

# Case 11-32858 Document 1 Filed in TXSB on 04/04/11 Page 25 of 59

B6F (Official Form 6F) (12/07) - Cont. In re Jose Roberto Aguilera Samir Delcarmen Aguilera

Case No.		
	(if known)	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: GC Services PO BOX 2667 Houston, TX 77252		С	DATE INCURRED: CONSIDERATION: Collecting for - Chase Bank REMARKS:				\$4,128.75
ACCT #: xxxxxxxxxxxx2254  Gemb/jcp Attention: Bankruptcy PO Box 103104 Roswell, GA 30076		С	DATE INCURRED: 07/1995 CONSIDERATION: Charge Account REMARKS:				Notice Only
ACCT #: xxxx636-3  Gexa P.O. Box 659410  San Antonio, TX 78265-9410		С	DATE INCURRED: CONSIDERATION: Electricity REMARKS:				\$28,718.75
ACCT #: xxxxxxxxxxxx7693  HSBC Nv/GM Card ATTN: BANKRUPTCY PO BOX 5213 Carol Stream, IL 60197		С	DATE INCURRED: 03/2006 CONSIDERATION: Credit Card REMARKS:				\$479.00
ACCT #: xxxxxxxxxxxx8949  Lb Retail Attn: Bankruptcy PO Box 182686 Columbus, OH 43218		С	DATE INCURRED: 02/28/2003 CONSIDERATION: Credit Card REMARKS:				\$0.00
ACCT #: xxxxxxxxx4820  Macys/fdsb Macy's Bankruptcy PO Box 8053 Mason, OH 45040		С	DATE INCURRED: 06/01/1998 CONSIDERATION: Charge Account REMARKS:				Notice Only
Sheet no. 3 of 6 continuation sheets attached to Subtotal > Schedule of Creditors Holding Unsecured Nonpriority Claims  Total >  (Use only on last page of the completed Schedule F.)  (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)							\$33,326.50

# Case 11-32858 Document 1 Filed in TXSB on 04/04/11 Page 26 of 59

B6F (Official Form 6F) (12/07) - Cont. In re Jose Roberto Aguilera Samir Delcarmen Aguilera

Case No.		
	(if known)	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxxxxxxxx7500  Memorial Hermann PO Box 4370 Houston, TX 77210		С	DATE INCURRED: CONSIDERATION: Medical Bill REMARKS:				\$3,715.75
ACCT #: xxx*xx2728  Memorial Pathology Consultants P.O. Box 910  Greenville, TX 75403-0910		С	DATE INCURRED: 2010 CONSIDERATION: Medical Bill REMARKS:				\$82.00
ACCT #: xxxxxxx7592  Memorial Radiology Associates P.O. Box 200439  Houston, Texas 77216-0439		С	DATE INCURRED: 2010 CONSIDERATION: Medical Bill REMARKS:				\$38.00
ACCT #: Michael J. Scott 1120 Metrocrest Dr. Suite 100 Carrollton, TX 75006		С	DATE INCURRED: CONSIDERATION: Collecting for - Citi Mastercard REMARKS:				\$6,471.81
ACCT #: xxxxxx6704  Midland Credit Management PO Box 939019 San Diego, CA 92193	-	С	DATE INCURRED: 01/2011 CONSIDERATION: Collecting for - Citibank REMARKS:				\$18,292.00
ACCT #: Midland Credit Management PO Box 60578 Los Angeles, CA 90060-0578	-	С	DATE INCURRED: CONSIDERATION: Collecting for - Citibank REMARKS:				\$10,882.40
Sheet no4 of6 continuation sheets attached to Subtotal >  Schedule of Creditors Holding Unsecured Nonpriority Claims  Total >  (Use only on last page of the completed Schedule F.)  (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)							\$39,481.96

# Case 11-32858 Document 1 Filed in TXSB on 04/04/11 Page 27 of 59

B6F (Official Form 6F) (12/07) - Cont. In re Jose Roberto Aguilera Samir Delcarmen Aguilera

Case No.		
	(if known)	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	
ACCT #:  Monarch Recovery Management Inc. 10965 Decantur Rd. Philadelphia, PA 19154		С	DATE INCURRED: CONSIDERATION: Collecting for - Citibank REMARKS:				\$18,134.36
ACCT #:  Professional Recovery Services P.O. Box 1880 Voorhees, NJ 08043		С	DATE INCURRED: CONSIDERATION: Collecting for -HSBC REMARKS:				\$434.41
ACCT #: Rollingwood Apartments 670 Maxey Rd. Houston, TX 77013		С	DATE INCURRED: CONSIDERATION: Judgement REMARKS: Broken Apartment Lease				\$806.00
ACCT #: xxxxxxxxxxxx9827  Sears/cbsd 701 East 60th St N Sioux Falls, SD 57117	•	С	DATE INCURRED: 07/1995 CONSIDERATION: Credit Card REMARKS:				\$18,134.00
ACCT #: xxxxxxxxxxxx6878  Sears/cbsd 701 East 60th St N Sioux Falls, SD 57117		С	DATE INCURRED: 09/2001 CONSIDERATION: Credit Card REMARKS:				Notice Only
ACCT #: Sunrise Credit Services, Inc PO Box 9100 Farmingdale, NY 11735	-	С	DATE INCURRED: CONSIDERATION: Collecting for - Bank of America REMARKS:				\$16,146.47
Sheet no. <u>5</u> of <u>6</u> continuation she Schedule of Creditors Holding Unsecured Nonpriority C	\$53,655.24						

# Case 11-32858 Document 1 Filed in TXSB on 04/04/11 Page 28 of 59

B6F (Official Form 6F) (12/07) - Cont. In re Jose Roberto Aguilera Samir Delcarmen Aguilera

Case No.		
	(if known)	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxU003 Weycer, Kaplan, Pulaski & Zuber 1400 Summit Tower Houston, TX 77046		С	DATE INCURRED: CONSIDERATION: Unsecured Debt REMARKS:				\$190.00
ACCT#: xxxxxx5856 Wfnnb/ashley Stewart 220 W Schrock Rd Westerville, OH 43081		С	DATE INCURRED: 12/2009 CONSIDERATION: Charge Account REMARKS:				Notice Only
ACCT #: xxxxxx2037 Wfnnb/garden Ridge Po Box 2974 Shawnee Mission, KS 66201		С	DATE INCURRED: 09/2001 CONSIDERATION: Charge Account REMARKS:				Notice Only
Sheet no. 6 of 6 continuation sheets attached to Subtotal > Schedule of Creditors Holding Unsecured Nonpriority Claims  Total > (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)							

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B6G (Official Form 6G) (12/07)

In re Jose Roberto Aguilera
Samir Delcarmen Aguilera

Case No.		
	(if known)	

#### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases of contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☑ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

#### Case 11-32858 Document 1 Filed in TXSB on 04/04/11 Page 30 of 59

B6H (Official Form 6H) (12/07)

In re Jose Roberto Aguilera
Samir Delcarmen Aguilera

Case No.	
	(if known)

#### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

#### Case 11-32858 Document 1 Filed in TXSB on 04/04/11 Page 31 of 59

B6I (Official Form 6I) (12/07)

In re Jose Roberto Aguilera
Samir Delcarmen Aguilera

Case No	
	(if known)

# SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:		Dependents of I	Debtor and Spo	use	
Married	Relationship(s): Daughter	Age(s): 4 Years	Relationship(	s):	Age(s):
Walted	Son	1 Year			
Frankrim aut.	Dahtar		Chaves		
Employment:	Debtor		Spouse		
Occupation	Sales		Homemaker		
Name of Employer	Original Juice Company 1 Years				
How Long Employed Address of Employer	2526 Airline Drive				
Address of Employer	Houston, TX 77009				
	Houston, 1X 11009				
INCOME: (Estimate of av	erage or projected monthly inco	ome at time case filed)	ļ.	DEBTOR	SPOUSE
	, salary, and commissions (Pro			\$2,000.00	\$0.00
<ol><li>Estimate monthly ove</li></ol>		,,		\$0.00	\$0.00
3. SUBTOTAL				\$2,000.00	\$0.00
<ol> <li>LESS PAYROLL DED</li> </ol>			_		
	des social security tax if b. is ze	ero)		\$0.00	\$0.00
b. Social Security Tax	(			\$0.00	\$0.00
c. Medicare				\$0.00	\$0.00
d. Insurance e. Union dues				\$0.00 \$0.00	\$0.00 \$0.00
f. Retirement				\$0.00 \$0.00	\$0.00
				\$0.00	\$0.00
h. Other (Specify)				\$0.00	\$0.00
				\$0.00	\$0.00
. 64 (6 )(				\$0.00	\$0.00
k. Other (Specify)			_	\$0.00	\$0.00
<ol><li>SUBTOTAL OF PAYE</li></ol>	ROLL DEDUCTIONS			\$0.00	\$0.00
6. TOTAL NET MONTH	LY TAKE HOME PAY			\$2,000.00	\$0.00
	operation of business or profes	ssion or farm (Attach det	ailed stmt)	\$0.00	\$0.00
<ol><li>Income from real prop</li></ol>				\$0.00	\$0.00
<ol><li>Interest and dividends</li></ol>				\$0.00	\$0.00
	e or support payments payable	to the debtor for the det	otor's use or	\$0.00	\$0.00
that of dependents lis	ernment assistance (Specify):				
11. Social security of gov	errifient assistance (Specify).			\$0.00	\$0.00
12. Pension or retirement	tincome			\$0.00	\$0.00
13. Other monthly income				,	,
a	/ Food	Stamps		\$0.00	\$438.00
b	/ Food			\$0.00	\$0.00
C				\$0.00	\$0.00
14. SUBTOTAL OF LINE	S 7 THROUGH 13			\$0.00	\$438.00
15. AVERAGE MONTHL	Y INCOME (Add amounts show	n on lines 6 and 14)		\$2,000.00	\$438.00
16. COMBINED AVERAG	GE MONTHLY INCOME: (Comb	oine column totals from li	ne 15)	\$2,4	138.00

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

<sup>17.</sup> Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: **None.** 

# Case 11-32858 Document 1 Filed in TXSB on 04/04/11 Page 32 of 59

B6J (Official Form 6J) (12/07)

IN RE: Jose Roberto Aguilera
Samir Delcarmen Aguilera

Case No	
	(if known)

# SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Pror	ate any
payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form	may
differ from the deductions from income allowed on Form 22A or 22C.	

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schlabeled "Spouse."	nedule of expenditures
1. Rent or home mortgage payment (include lot rented for mobile home)     a. Are real estate taxes included?	\$812.01
2. Utilities: a. Electricity and heating fuel b. Water and sewer c. Telephone d. Other: Cable	\$150.00 \$40.00 \$20.00 \$20.00
<ol> <li>Home maintenance (repairs and upkeep)</li> <li>Food</li> <li>Clothing</li> <li>Laundry and dry cleaning</li> <li>Medical and dental expenses</li> <li>Transportation (not including car payments)</li> <li>Recreation, clubs and entertainment, newspapers, magazines, etc.</li> <li>Charitable contributions</li> </ol>	\$50.00 \$470.00 \$50.00 \$10.00 \$20.00 \$350.00 \$15.00
11. Insurance (not deducted from wages or included in home mortgage payments)  a. Homeowner's or renter's  b. Life  c. Health  d. Auto  e. Other:	\$130.00
12. Taxes (not deducted from wages or included in home mortgage payments) Specify: 1040 Taxes	\$200.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan) a. Auto: b. Other: c. Other: d. Other:	
<ul> <li>14. Alimony, maintenance, and support paid to others:</li> <li>15. Payments for support of add'l dependents not living at your home:</li> <li>16. Regular expenses from operation of business, profession, or farm (attach detailed statement)</li> <li>17.a. Other: Cell Phone</li> <li>17.b. Other:</li> </ul>	\$100.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$2,437.01
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year followin document: <b>None.</b>	g the filing of this
20. STATEMENT OF MONTHLY NET INCOME  a. Average monthly income from Line 15 of Schedule I  b. Average monthly expenses from Line 18 above  c. Monthly net income (a. minus b.)	\$2,438.00 \$2,437.01 \$0.99

B6 Summary (Official Form 6 - Summary) (12/07)

# UNITED STATES BANKRUPTCY COURT SOUTHERN DISTRICT OF TEXAS HOUSTON DIVISION

In re Jose Roberto Aguilera Samir Delcarmen Aguilera

Case No.

Chapter 7

#### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$108,292.00		
B - Personal Property	Yes	6	\$28,726.27		
C - Property Claimed as Exempt	Yes	4			
D - Creditors Holding Secured Claims	Yes	1		\$66,882.90	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		\$6,107.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	7		\$211,660.15	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$2,438.00
J - Current Expenditures of Individual Debtor(s)	Yes	1			\$2,437.01
	TOTAL	25	\$137,018.27	\$284,650.05	

Form 6 - Statistical Summary (12/07)

# UNITED STATES BANKRUPTCY COURT SOUTHERN DISTRICT OF TEXAS HOUSTON DIVISION

In re Jose Roberto Aguilera Samir Delcarmen Aguilera

Case No.

Chapter 7

#### STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11, or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$6,107.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$0.00
Student Loan Obligations (from Schedule F)	\$0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$0.00
TOTAL	\$6,107.00

#### State the following:

Average Income (from Schedule I, Line 16)	\$2,438.00
Average Expenses (from Schedule J, Line 18)	\$2,437.01
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	\$2,438.00

#### State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$6,107.00	
Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$0.00
Total from Schedule F		\$211,660.15
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$211,660.15

# Case 11-32858 Document 1 Filed in TXSB on 04/04/11 Page 35 of 59

B6 Declaration (Official Form 6 - Declaration) (12/07)
In re Jose Roberto Aguilera
Samir Delcarmen Aguilera

Case No.	
	(if known)

# DECLARATION CONCERNING DEBTOR'S SCHEDULES DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

ead the foregoing summary and schedules, consisting of	27
est of my knowledge, information, and belief.	
Signature /s/ Jose Roberto Aguilera Jose Roberto Aguilera	
Signature /s/ Samir Delcarmen Aguilera	
Samir Delcarmen Aguilera  Ilf joint case, both spouses must sign 1	
	Signature  /s/ Jose Roberto Aguilera  Jose Roberto Aguilera  Signature /s/ Samir Delcarmen Aguilera

#### Case 11-32858 Document 1 Filed in TXSB on 04/04/11 Page 36 of 59

B7 (Official Form 7) (04/10)

# UNITED STATES BANKRUPTCY COURT SOUTHERN DISTRICT OF TEXAS HOUSTON DIVISION

ln	re: Jose Roberto Agui Samir Delcarmen A		(if known)		
		STATEMENT OF FINANCIAL AFFAIRS			
None	State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business,				
	AMOUNT	SOURCE			
	\$4,000.00	2011 YTD Joint Gross Income			
	\$21,000.00	2010 Joint Gross Income			
	(\$12,760.00)	2009 Joint Gross Income			
	2. Income other than	from employment or operation of business			
None	two years immediately pred	operation of the debtor's business during the s filed, state income for each spouse whether or not a joint petition is filed,			
	AMOUNT	SOURCE			
	\$15,429.00	2010 Unemployement Income			
	\$20,260.00	2009 Unemployement Income			
	\$27,267.00	2009 401(k) Cash Out			
	\$1,254.00	2011 YTD Food Stamp Income			
	\$5,016.00	2010 Estimated Food Stamp Income			
	\$5,016.00	2009 Estimated Food Stamp Income			

#### 3. Payments to creditors

Complete a. or b., as appropriate, and c.

None

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR Citimortgage Inc Po Box 9438 Gaithersburg, MD 20898 DATES OF PAYMENTS Monthly

**AMOUNT PAID** \$2,436.03

AMOUNT STILL OWING \$57,051.00

(Last 90 days)

### UNITED STATES BANKRUPTCY COURT SOUTHERN DISTRICT OF TEXAS HOUSTON DIVISION

In re:	Jose Roberto Aguilera	Case No.	
	Samir Delcarmen Aguilera		(if known)

### STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 1

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,850\*. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

\* Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

#### None

 $\overline{\mathbf{V}}$ 

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND

CASE NUMBER

NATURE OF PROCEEDING
Internal Revenue Service
Vs.

COURT OR AGENCY
AND LOCATION
DISPOSITION
Harris County Clerk White the county Clerk Houston

COURT OR AGENCY
HARRIS OR
DISPOSITION
Houston

Jose Aguilera, La Canastita

**Meat Market LLC** 

Docket #: 20100469337

Rollingwood Apartments Judgement - \$806.00 0513020R Unsatisfied

Vs.

Jose Aguilera

Docket #: V22C0015001

Citibank (South Dakota) N.A. Judgement Harris County Court Unsatisfied

۷s.

Jose R. Aguilera

Cause #: CV12C0113059

#### None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

## UNITED STATES BANKRUPTCY COURT SOUTHERN DISTRICT OF TEXAS HOUSTON DIVISION

In re:	Jose Roberto Aguilera	Case No.	
	Samir Delcarmen Aguilera		(if known)

### STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 2

6. Assignments	and ı	receivers	ships
----------------	-------	-----------	-------

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

✓

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE
Money Management International, Inc.
9009 West Loop South, 7th Floor
Houston, TX 77096-1719

DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR November 17, 2010

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

\$50.00 Credit Counseling

Certificate

Keeling Law Firm 3310 Katy Freeway Suite 200 Houston, Texas 77007 March 29, 2011 \$1651.00 Attorney Fees \$299.00 Court Filing Fee

\$50.00 Credit Report

### 10. Other transfers

None

None

 $\square$ 

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

### UNITED STATES BANKRUPTCY COURT SOUTHERN DISTRICT OF TEXAS **HOUSTON DIVISION**

In re:	Jose Roberto Aguilera	Case No.	
	Samir Delcarmen Aguilera	_	(if known)

### STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 3

N	n	٦,

### 11. Closed financial accounts

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 12. Safe deposit boxes

 $\sqrt{\phantom{a}}$ 

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 14. Property held for another person

None

 $\overline{\mathbf{M}}$ 

List all property owned by another person that the debtor holds or controls.

### 15. Prior address of debtor

None  $\sqrt{\phantom{a}}$ 

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

### 16. Spouses and Former Spouses

None  $\square$ 

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

### 17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

## UNITED STATES BANKRUPTCY COURT SOUTHERN DISTRICT OF TEXAS HOUSTON DIVISION

n re:	Jose Roberto Aguilera	Case No.	
	Samir Delcarmen Aguilera		(if known)

	STATEMENT OF FINANCIAL AFFAIRS  Continuation Sheet No. 4			
None	b. List the name and address of every site for which the Indicate the governmental unit to which the notice was se		ental unit of a release of Hazardous Material.	
None	c. List all judicial or administrative proceedings, includin or was a party. Indicate the name and address of the go			
None	a. If the debtor is an individual, list the names, addresses, taxpaver-identification numbers, nature of the businesses, and beginning and ending			
	NAME, ADDRESS, AND LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN) / COMPLETE EIN La Canastita Meat Market LLC 7170 Lawndale Houston, Texas 77023	NATURE OF BUSINESS Meat Market	BEGINNING AND ENDING DATES 03/12/2009 - 11/2/2009	
None	b. Identity any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.			

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

### 19. Books, records and financial statements

None

✓

a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

None

b. List all firms or individuals who within two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

The c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.



### **UNITED STATES BANKRUPTCY COURT SOUTHERN DISTRICT OF TEXAS HOUSTON DIVISION**

In re:	Jose Roberto Aguilera	Case No.	
	Samir Delcarmen Aguilera		(if known)

### STATEMENT OF FINANCIAL AFFAIRS Continuation Sheet No. 5

None	d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within two years immediately preceding the commencement of this case.
	20. Inventories
None  ✓	a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.
None	b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.
	21. Current Partners, Officers, Directors and Shareholders
None  ✓	a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.
None	b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.
	22. Former partners, officers, directors and shareholders
None 🗹	a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.
None	b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.
	23. Withdrawals from a partnership or distributions by a corporation
None  ✓	If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.
	24. Tax Consolidation Group
None  ✓	If the debtor is a corporation, list the name and federal taxpayer-identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six years immediately preceding the commencement of the case.
None	25. Pension Funds
140116	If the debtor is not an individual, list the name and federal taynayer-identification number of any pension fund to which the debtor, as an employer

has been responsible for contributing at any time within six years immediately preceding the commencement of the case.

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B7 (Official Form 7) (04/10) - Cont.

### **UNITED STATES BANKRUPTCY COURT SOUTHERN DISTRICT OF TEXAS HOUSTON DIVISION**

In re: Jose Roberto Aguilera Case No. Samir Delcarmen Aguilera (if known)

### STATEMENT OF FINANCIAL AFFAIRS Continuation Sheet No. 6

[If completed by an individual or individual and spouse]			
declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.			
Date 4/4/2011	Signature	/s/ Jose Roberto Aguilera	
	of Debtor	Jose Roberto Aguilera	
Date 4/4/2011	Signature	/s/ Samir Delcarmen Aguilera	
	of Joint Debtor	Samir Delcarmen Aguilera	
	(if any)		

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

B 8 (Official Form 8) (12/08)

## UNITED STATES BANKRUPTCY COURT SOUTHERN DISTRICT OF TEXAS HOUSTON DIVISION

IN RE: Jose Roberto Aguilera
Samir Delcarmen Aguilera

CASE NO

CHAPTER 7

### **CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION**

PART A -- Debts secured by property of the estate. (Part A must be fully completed for EACH debt which is secured by property of the estate. Attach additional pages if necessary.)

Property No. 1	]
Creditor's Name: Allegro Vacation Club P.O. Box 881069 San Diego, CA 92168-1069 xxx-xx105-1	Describe Property Securing Debt: Timeshare - SURRENDER
Property will be (check one):  Surrendered	
Property is (check one): ☐ Claimed as exempt	
Property No. 2	
Creditor's Name: Citimortgage Inc Po Box 9438 Gaithersburg, MD 20898 xxxxx9148	Describe Property Securing Debt: Homestead - Regular Payments - Pay Direct
Property will be (check one):  ☐ Surrendered	
If retaining the property, I intend to (check at least one):  ☐ Redeem the property ☐ Reaffirm the debt ☐ Other. Explain (for example, avoid lien using 11 U.S.C. § 522(f)): PAY DIRECT	
Property is (check one):  ☑ Claimed as exempt	

B 8 (Official Form 8) (12/08)

## UNITED STATES BANKRUPTCY COURT SOUTHERN DISTRICT OF TEXAS HOUSTON DIVISION

IN RE: Jose Roberto Aguilera
Samir Delcarmen Aguilera

CASE NO

CHAPTER 7

### **CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION**

Continuation Sheet No. 1

PART B -- Personal property subject to unexpired leases. (All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.)

Property No. 1		
Lessor's Name: None	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2):
		YES NO NO
I declare under penalty of perjury that the above in personal property subject to an unexpired lease.	dicates my intention as to any property o	f my estate securing a debt and/or
Date <u>4/4/2011</u>	Signature // /S/ Jose Roberto Aguilera Jose Roberto Aguilera	
Date 4/4/2011	Signature <u>/s/ Samir Delcarmen Agui</u> Samir Delcarmen Aguilera	lera

### Case 11-32858 Document 1 Filed in TXSB on 04/04/11 Page 45 of 59

B 201B (Form 201B) (12/09)

## UNITED STATES BANKRUPTCY COURT SOUTHERN DISTRICT OF TEXAS HOUSTON DIVISION

In re Jose Roberto Aguilera
Samir Delcarmen Aguilera

Case No.	
Chapter	7

### CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

### Certification of the Debtor

I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy Code,

Jose Roberto Aguilera	X /s/ Jose Roberto Aguilera	4/4/2011	
Samir Delcarmen Aguilera	Signature of Debtor	Date	
Printed Name(s) of Debtor(s)	X /s/ Samir Delcarmen Aguilera	4/4/2011	
Case No. (if known)	Signature of Joint Debtor (if any)	Date	
Certificate of Comp	oliance with § 342(b) of the Bankruptcy Code		
I, Kenneth A Keeling required by § 342(b) of the Bankruptcy Code.	_, counsel for Debtor(s), hereby certify that I delivered to the	Debtor(s) the Notice	
/s/ Kenneth A Keeling			
Kenneth A Keeling, Attorney for Debtor(s)			
Bar No.: 11160500 Keeling Law Firm			
3310 Katy Freeway			
Suite 200			
Houston, Texas 77007			
Phone: (713) 686-2222			
Fax: (713) 579-3059			
E-Mail: legal@keelinglaw.com			

Instructions: Attach a copy of Form B 201A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) ONLY if the certification has NOT been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

B 201A (Form 201A) (12/09)

WARNING: Effective December 1, 2009, the 15-day deadline to file schedules and certain other documents under Bankruptcy Rule 1007(c) is shortened to 14 days. For further information, see note at bottom of page 2.

### UNITED STATES BANKRUPTCY COURT

### NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a JOINT CASE (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days BEFORE the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)
Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

### Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

### Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.

Many filing deadlines change on December 1, 2009. Of special note, 12 rules that set 15 days to act are amended to require action within 14 days, including Rule 1007(c), filing the initial case papers; Rule 3015(b), filing a chapter 13 plan; Rule 8009(a), filing appellate briefs; and Rules 1019, 1020, 2015, 2015.1, 2016, 4001, 4002, 6004, and 6007.

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### **UNITED STATES BANKRUPTCY COURT SOUTHERN DISTRICT OF TEXAS HOUSTON DIVISION**

IN RE: Jose Roberto Aguilera CASE NO

Samir Delcarmen Aguilera

CHAPTER 7

	For legal services. I have agreed to accent:	Fixed Fee:	\$1 651 <b>00</b>
	For legal services, I have agreed to accept:	Fixed Fee:	\$1,651.00 \$1,651.00
	Prior to the filing of this statement I have recei Balance Due:	veu.	\$1,651.00 \$0.00
^			ψο.σο_
2.	The source of the compensation paid to me w		
		(specify)	
3.	The source of compensation to be paid to me		
	☑ Debtor ☐ Other	(specify)	
4.	I have not agreed to share the above-disc associates of my law firm.	closed compensation with any other per	rson unless they are members and
	I have agreed to share the above-disclose associates of my law firm. A copy of the a compensation, is attached.		
5.	In return for the above-disclosed fee, I have as a. Analysis of the debtor's financial situation, a bankruptcy; b. Preparation and filing of any petition, scheoo. Representation of the debtor at the meeting	and rendering advice to the debtor in defluies, statements of affairs and plan wh	etermining whether to file a petition in ich may be required;
6.	By agreement with the debtor(s), the above-di	sclosed fee does not include the follow	ing services:
		CERTIFICATION	
	I certify that the foregoing is a complete starepresentation of the debtor(s) in this bankrup	tement of any agreement or arrangeme	ent for payment to me for
	4/4/2011	/s/ Kenneth A Keeling	
	Date	Kenneth A Keeling Keeling Law Firm 3310 Katy Freeway Suite 200 Houston, Texas 77007 Phone: (713) 686-2222 / Fax: (71	Bar No. 11160500
	/s/ Jose Roberto Aguilera  Jose Roberto Aguilera	/s/ Samir Delcarme Samir Delcarmen Ag	

### Case 11-32858 Document 1 Filed in TXSB on 04/04/11 Page 49 of 59

# UNITED STATES BANKRUPTCY COURT SOUTHERN DISTRICT OF TEXAS HOUSTON DIVISION

IN RE: Jose Roberto Aguilera

Samir Delcarmen Aguilera

CHAPTER **7** 

CASE NO

Samir Delcarmen Aguilera

### **VERIFICATION OF CREDITOR MATRIX**

The above named Debtor hereby verifies that the attached list of creditors is true and correct to the best of his/her

know	ledge.		
Date	4/4/2011		/s/ Jose Roberto Aguilera Jose Roberto Aguilera
Date	4/4/2011	Signature .	/s/ Samir Delcarmen Aguilera

Case 11-32858 Document 1 Filed in TXSB on 04/04/11 Page 50 of 59 SOUTHERN DISTRICT OF TEXAS Samir Delcarmen Aguilera Chapter: 7

ACS Primary Care Phys SW

PO Box 740021

Cincinnati, OH 45274

Childrens Place

Attn.: Centralized Bankruptcy P.O. Box 3330

PO Box 20507

Kansas City, MO 64195

Encore Receivable Management, I:

Olathe, Kansas 66063-3330

Allegro Vacation Club P.O. Box 881069

San Diego, CA 92168-1069

Citibank Sd, Na

Attn: Centralized Bankruptcy

PO Box 20507

Kansas City, MO 64195

First Source

205 Bryant Woods South

Amherst, NY 14228

Allen L Adkin & Associates 4010 82nd Street, Suite 230

Lubbock, TX 79452

Citicards Po Box 6241

Sioux Falls, SD 57117

GC Services PO BOX 2667

Houston, TX 77252

Attorney General of the U.S. Department of Justice

10th & Constitution, N.W.

Washington, DC 20530

Citifinancial Retail Services Citifinancial/Attn: Bankruptcy: Attention: Bankruptcy

PO Box 140489 Irving, TX 75014 Gemb/jcp

PO Box 103104 Roswell, GA 30076

Bac/fleet-bkcard 200 Tournament Dr

Horsham, PA 19044

Citimortgage Inc Po Box 9438

Gaithersburg, MD 20898

Gexa

P.O. Box 659410

HSBC Nv/GM Card

ATTN: BANKRUPTCY

San Antonio, TX 78265-9410

Banco Populr 155 Vanguard St.

Orlando, FL 32819

Client Services, Inc. 3451 Harry S. Truman Blvd. St. Charles, MO 63301

PO BOX 5213

Carol Stream, IL 60197

Bank Of America Po Box 17054

Wilmington, DE 19850

Discover Fin PO Box 6103

Carol Stream, IL 60197

Internal Revenue Service

Centralized Insolvency Operation

P.O. Box 7346

Philadelphia, PA 19101-7346

Capital One, N.a. Bankruptcy Dept PO Box 5155

Norcross, GA 30091

District Counsel

Internal Revenue Service 8701 Gessner, Suite 710 Houston, TX 77074

STOP 5022 HOU

1919 Smith Street Houston, Texas 77002

Internal Revenue Service

Chase

Po Box 15298

Wilmington, DE 19850

Don Sumners - Tax Assessor

P.O. Box 4622

Houston, Texas 77210-4622

Lb Retail

Attn: Bankruptcy PO Box 182686 Columbus, OH 43218

Special Procedure

Chase

P.o. Box 15298

Wilmington, DE 19850

DSRM National Bank/Diamond Sham: Macys/fdsb

PO Box 300

Amarillo, TX 79105

Macy's Bankruptcy PO Box 8053

Mason, OH 45040

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Memorial Hermann PO Box 4370 Houston, TX 77210 Sears/cbsd 701 East 60th St N Sioux Falls, SD 57117

Memorial Pathology Consultants P.O. Box 910

Greenville, TX 75403-0910

Sunrise Credit Services, Inc PO Box 9100 Farmingdale, NY 11735

Memorial Radiology Associates

P.O. Box 200439

Houston, Texas 77216-0439

U.S Trustee 515 Rusk, Suite 3516 Houston, Texas 77002

Michael J. Scott

1120 Metrocrest Dr. Suite 100

Carrollton, TX 75006

U.S. Attorney Southern District of Texas 910 Travis, Suite 1500 PO Box 61129

Midland Credit Management

PO Box 939019

San Diego, CA 92193

Weycer, Kaplan, Pulaski & Zuber

1400 Summit Tower Houston, TX 77046

Houston, TX 77208

Midland Credit Management

PO Box 60578

Los Angeles, CA 90060-0578

Wfnnb/ashley Stewart 220 W Schrock Rd

Westerville, OH 43081

Monarch Recovery Management Inc Wfnnb/garden Ridge 10965 Decantur Rd.

Philadelphia, PA 19154

Po Box 2974

Shawnee Mission, KS 66201

Pasadena ISD Law Offices od Dexter Joyner 4701 Preston Ave Pasadena, TX 77505

Professional Recovery Services P.O. Box 1880 Voorhees, NJ 08043

Rollingwood Apartments 670 Maxey Rd. Houston, TX 77013

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B 22A (Official Form 22A) (Chapter 7) (12/10) In re: Jose Roberto Aguilera Samir Delcarmen Aguilera

Case Number:

### CHAPTER 7 STATEMENT OF CURRENT MONTHLY INCOME AND MEANS-TEST CALCULATION

In addition to Schedules I and J, this statement must be completed by every individual chapter 7 debtor. If none of the exclusions in Part I applies, joint debtors may complete one statement only. If any of the exclusions in Part I applies, joint debtors should complete separate statements if they believe this is required by § 707(b)(2)(C).

	Part I. MILITARY AND NON-CONSUMER DEBTORS						
	<b>Disabled Veterans.</b> If you are a disabled veteran described in the Declaration in this Part 1A, (1) check the box at the beginning of the Declaration, (2) check the box for "The presumption does not arise" at the top of this statement, and (3) complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.						
1A	Declaration of Disabled Veteran. By checking this box, I declare under penalty of perjury that I am a disabled veteran (as defined in 38 U.S.C. § 3741(1)) whose indebtedness occurred primarily during a period in which I was on active duty (as defined in 10 U.S.C. § 101(d)(1)) or while I was performing a homeland defense activity (as defined in 32 U.S.C. § 901(1)).						
1B	<b>Non-consumer Debtors.</b> If your debts are not primarily consumer debts, check the box below and complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.						
	Declaration of non-consumer debts. By checking this box, I declare that my debts are not primarily consumer debts.						
	Reservists and National Guard Members; active duty or homeland defense activity. Members of a reserve component of the Armed Forces and members of the National Guard who were called to active duty (as defined in 10 U.S.C. § 101(d)(1)) after September 11, 2001, for a period of at least 90 days, or who have performed homeland defense activity (as defined in 32 U.S.C. § 901(1)) for a period of at least 90 days, are excluded from all forms of means testing during the time of active duty or homeland defense activity and for 540 days thereafter (the "exclusion period"). If you qualify for this temporary exclusion, (1) check the appropriate boxes and complete any required information in the Declaration of Reservists and National Guard Members below, (2) check the box for "The presumption is temporarily inapplicable" at the top of this statement, and (3) complete the verification in Part VIII. During your exclusion period you are not required to complete the balance of this form, but you must complete the form no later than 14 days after the date on which your exclusion period ends, unless the time for filing a motion raising the means test presumption expires in your case before your exclusion period ends.						
1C	Declaration of Reservists and National Guard Members. By checking this box and making the appropriate entries below, I declare that I am eligible for a temporary exclusion from means testing because, as a member of a reserve component of the Armed Forces or the National Guard						
	a. ☐ I was called to active duty after September 11, 2001, for a period of at least 90 days and ☐ I remain on active duty /or/ ☐ I was released from active duty on , which is less than 540 days before this bankruptcy						
	case was filed;						
	OR						
	<ul> <li>b.</li></ul>						

	Part II. CALCULATION OF MONTHLY INCOME FOR § 707(b)(7) EXCLUSION							
2	<ul> <li>Marital/filing status. Check the box that applies and complete the balance of this part of this statement as directed.</li> <li>a. ☐ Unmarried. Complete only Column A ("Debtor's Income") for Lines 3-11.</li> <li>b. ☐ Married, not filing jointly, with declaration of separate households. By checking this box, debtor declares under penalty of perjury: "My spouse and I are legally separated under applicable non-bankruptcy law or my spouse and I are living apart other than for the purpose of evading the requirements of § 707(b)(2)(A) of the Bankruptcy Code."</li> <li>Complete only Column A ("Debtor's Income") for Lines 3-11.</li> <li>c. ☐ Married, not filing jointly, without the declaration of separate households set out in Line 2.b above.</li> <li>Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 3-11.</li> <li>d. ☑ Married, filing jointly. Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for</li> </ul>							
	Lines 3-11.  All figures must reflect average monthly income received.	ved from all sources,	derived	Column A	Column B			
	during the six calendar months prior to filing the banks of the month before the filing. If the amount of month			Columnia	Columni			
	months, you must divide the six-month total by six, an			Debtor's Income	Spouse's Income			
	appropriate line.			mcome	Income			
3	Gross wages, salary, tips, bonuses, overtime, con			\$2,000.00	\$0.00			
4	Income from the operation of a business, professic Line a and enter the difference in the appropriate columore than one business, profession or farm, enter any details on an attachment. Do not enter a number less of the business expenses entered on Line b as a compact of the business expenses expenses entered on Line b as a compact of the business expenses entered on Line b as a compact of the business expenses entered on Line b as a compact of the business expenses entered on Line b as a compact of the business expenses entered on Line b as a compact of the business expenses entered on Line b as a compact of the business expenses entered on Line b as a compact of the business expenses entered on Line b as a compact of the business expenses entered on Line b as a compact of the business expenses entered on Line b as a compact of the business expenses entered on Line b as a compact of the business expenses expense							
	b. Ordinary and necessary business expenses	\$0.00	\$0.00					
	c. Business income	Subtract Line b fro	om Line a	\$0.00	\$0.00			
5	Rent and other real property income. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 5. Do not enter a number less than zero.  Do not include any part of the operating expenses entered on Line b as a deduction in Part V.  a. Gross receipts \$0.00 \$0.00  b. Ordinary and necessary operating expenses \$0.00 \$0.00							
	c. Rent and other real property income	Subtract Line b fro	om Line a	\$0.00	\$0.00			
6	Interest, dividends, and royalties.			\$0.00	\$0.00			
7	Pension and retirement income.			\$0.00	\$0.00			
8	Any amounts paid by another person or entity, on expenses of the debtor or the debtor's dependent that purpose. Do not include alimony or separate mapaid by your spouse if Column B is completed. Each in only one column; if a payment is listed in Column A Column B.	\$0.00	\$0.00					
9	Unemployment compensation. Enter the amount in However, if you contend that unemployment compensations was a benefit under the Social Security Act, documentation in Column A or B, but instead state the Unemployment compensation claimed to be a benefit under the Social Security Act	\$0.00	\$0.00					

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D ZZA	(Onli	Clai Form 22A) (Chapter 7) (12/10)				
10	Income from all other sources. Specify source and amount. If necessary, list additional sources on a separate page. Do not include alimony or separate maintenance payments paid by your spouse if Column B is completed, but include all other payments of alimony or separate maintenance. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism.					
	a.	Food Stamps	\$438.00			
	b.					
	Tota	ll and enter on Line 10		\$0.00	\$438.00	
11		total of Current Monthly Income for § 707(b)(7). Add Lines 3 thru 1, if Column B is completed, add Lines 3 through 10 in Column B. Enter		\$2,000.00	\$438.00	
12	Line	al Current Monthly Income for § 707(b)(7). If Column B has been contained to Line 11, Column B, and enter the total. If Column B pleted, enter the amount from Line 11, Column A.	•	\$2	,438.00	
		Part III. APPLICATION OF § 707(b)(	7) EXCLUSIO	N		
13		ualized Current Monthly Income for § 707(b)(7). Multiply the amour enter the result.	nt from Line 12 b	y the number 12	\$29,256.00	
14	Applicable median family income. Enter the median family income for the applicable state and household size. (This information is available by family size at www.usdoi.gov/ust/ or from the clerk of the bankruptcy					
	a. Enter debtor's state of residence: b. Enter debtor's household size: \$65,477.00					
	App	lication of Section 707(b)(7). Check the applicable box and proceed	d as directed.			
15	The amount on Line 13 is less than or equal to the amount on Line 14. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete Part VIII; do not complete Parts IV, V, VI, or VII.					
		The amount on Line 13 is more than the amount on Line 14. Com	plete the remain	ing parts of this state	ment.	
	Complete Parts IV, V, VI, and VII of this statement only if required. (See Line 15.)					
	Part IV. CALCULATION OF CURRENT MONTHLY INCOME FOR § 707(b)(2)					
16		er the amount from Line 12.		P 4 11		
17	Marital adjustment. If you checked the box at Line 2.c, enter on Line 17 the total of any income listed in Line 11, Column B that was NOT paid on a regular basis for the household expenses of the debtor or the debtor's dependents. Specify in the lines below the basis for excluding the Column B income (such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If you did not check box at Line 2.c, enter zero.					
	a.					
	b.					
	c.					
18		all and enter on line 17.  rent monthly income for § 707(b)(2). Subtract Line 17 from Line 16	and enter the re-	sult		
	Cuii	Part V. CALCULATION OF DEDUCTION				
		Subpart A: Deductions under Standards of the Inte				
		·			T	
19A	Nation infor num	conal Standards: food, clothing and other items. Enter in Line 19A to onal Standards for Food, Clothing and Other Items for the applicable normation is available at www.usdoj.gov/ust/ or from the clerk of the bank liber of persons is the number that would currently be allowed as exemple turn, plus the number of any additional dependents whom you suppo	number of persor ruptcy court.) The ptions on your fe	s. (This ne applicable		

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19B	National Standards: health care. Enter in Line a1 below the amount from IRS National Standards for Out-of-Pocket Health Care for persons under 65 years of age, and in Line a2 the IRS National Standards for Out-of-Pocket Health Care for persons 65 years of age or older. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) Enter in Line b1 the applicable number of persons who are under 65 years of age, and enter in Line b2 the applicable number of persons who are 65 years of age or older. (The applicable number of persons in each age category is the number in that category that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.) Multiply Line a1 by Line b1 to obtain a total amount for persons under 65, and enter the result in Line c1. Multiply Line a2 by Line b2 to obtain a total amount for persons 65 and older, and enter the result in Line c2. Add Lines c1 and c2 to obtain a total health care amount, and enter the result in Line 19B.							
	Pers	sons under 65 years of age		Pers	sons 65 years o	of age or older		
	a1.	Allowance per person		a2.	Allowance per	r person		
	b1.	Number of persons		b2.	Number of pe	rsons		
	c1.	Subtotal		c2.	Subtotal			
20A	and U inform family	Standards: housing and util tilities Standards; non-mortgag action is available at www.usdo size consists of the number th turn, plus the number of any ac	e expenses for the j.gov/ust/ or from th at would currently b	applic ne clerk ne allov	able county and of the bankrup wed as exemption	d family size.( <sup>-</sup> etcy court.)The	This applicable	
20B	Local Standards: housing and utilities; mortgage/rent expense. Enter, in Line a below, the amount of the IRS Housing and Utilities Standards; mortgage/rent expense for your county and family size (this information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court) (the applicable family size consists of the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support); enter on Line b the total of the Average Monthly Payments for any debts secured by your home, as stated in Line 42; subtract Line b from Line a and enter the result in Line 20B. DO NOT ENTER AN AMOUNT LESS THAN ZERO.    Average Monthly Payment for any debts secured by your home, if							
	any, as stated in Line 42							
	c.       Net mortgage/rental expense       Subtract Line b from Line a.         Local Standards: housing and utilities; adjustment. If you contend that the process set out in Lines 20A							
21	and 20B does not accurately compute the allowance to which you are entitled under the IRS Housing and							
	You a	Standards: transportation; we entitled to an expense allow ting a vehicle and regardless of	ance in this catego	ry rega	ardless of wheth		expenses of	
22A	are in	the number of vehicles for wholuded as a contribution to you	r household expen	ses in	Line 8.	0 🛮 1 📋	2 or more.	
	Trans Local Statis	checked 0, enter on Line 22A to portation. If you checked 1 or 2 Standards: Transportation for the tical Area or Census Region. (bankruptcy court.)	2 or more, enter on the applicable num	Line 2 ber of	22A the "Operativehicles in the a	ing Costs" amo applicable Metro	ount from IRS opolitan	

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22B	Local Standards: transportation; additional public transportation expense.  If you pay the operating expenses for a vehicle and also use public transportation, and you contend that you are entitled to an additional deduction for your public transportation expenses, enter on Line 22B the "Public Transportation" amount from IRS Local Standards: Transportation. (This amount is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)					
23	Local Standards: transportation ownership/lease expense; Vehicle 1. Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.)  Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 1, as stated in Line 42; subtract Line b from Line a and enter the result in Line 23. DO NOT ENTER AN AMOUNT LESS THAN ZERO.					
	a.	IRS Transportation Standards, Ownership Costs				
	b.	Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 42				
	C.	Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a.			
24	Local Standards: transportation ownership/lease expense; Vehicle 2. Complete this Line only if you checked the "2 or more" Box in Line 23. Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 2, as stated in Line 42; subtract Line b from Line a and enter the result in Line 24. DO NOT ENTER AN AMOUNT LESS THAN ZERO.					
	a.	IRS Transportation Standards, Ownership Costs				
	b.	Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 42				
	C.	Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a.			
25	Other Necessary Expenses: taxes. Enter the total average monthly expense that you actually incur for all federal, state, and local taxes, other than real estate and sales taxes, such as income taxes, self-employment taxes, social-security taxes, and Medicare taxes. DO NOT INCLUDE REAL ESTATE OR SALES TAXES.					
26	Other Necessary Expenses: involuntary deductions for employment. Enter the total average monthly payroll deductions that are required for your employment, such as retirement contributions, union dues, and uniform costs. DO NOT INCLUDE DISCRETIONARY AMOUNTS, SUCH AS VOLUNTARY 401(K) CONTRIBUTIONS.					
27	Other Necessary Expenses: life insurance. Enter total average monthly premiums that you actually pay for term life insurance for yourself. DO NOT INCLUDE PREMIUMS FOR INSURANCE ON YOUR DEPENDENTS, FOR WHOLE LIFE OR FOR ANY OTHER FORM OF INSURANCE.					
28	Other Necessary Expenses: court-ordered payments. Enter the total monthly amount that you are required to pay pursuant to the order of a court or administrative agency, such as spousal or child support payments. DO NOT INCLUDE PAYMENTS ON PAST DUE OBLIGATIONS INCLUDED IN LINE 44.					
29	Other Necessary Expenses: education for employment or for a physically or mentally challenged child.  Enter the total average monthly amount that you actually expend for education that is a condition of employment and for education that is required for a physically or mentally challenged dependent child for whom no public education providing similar services is available.					
30	Other Necessary Expenses: childcare. Enter the total average monthly amount that you actually expend on childcaresuch as baby-sitting, day care, nursery and preschool. DO NOT INCLUDE OTHER EDUCATIONAL PAYMENTS.					
31	Other Necessary Expenses: health care. Enter the total average monthly amount that you actually expend					

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32	Other Necessary Expenses: telecommunication services. Enter the total average monthly amount that you actually pay for telecommunication services other than your basic home telephone and cell phone servicesuch as pagers, call waiting, caller id, special long distance, or internet serviceto the extent necessary for your health and welfare or that of your dependents. DO NOT INCLUDE ANY AMOUNT PREVIOUSLY DEDUCTED.					
33	Total Expenses Allowed under IRS Standards. Enter the total of Lines 19 through 32.					
	Subpart B: Additional Living Expense Deductions Note: Do not include any expenses that you have listed in Lines 19-32					
34	Health Insurance, Disability Insurance, and Health Savings Account Expenses. List the monthly expenses in the categories set out in lines a-c below that are reasonably necessary for yourself, your spouse, or your dependents.    a.   Health Insurance					
	Total and enter on Line 34  IF YOU DO NOT ACTUALLY EXPEND THIS TOTAL AMOUNT, state your actual total average monthly expenditures in the space below:					
35	Continued contributions to the care of household or family members. Enter the total average actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses.					
36	Protection against family violence. Enter the total average reasonably necessary monthly expenses that you actually incurred to maintain the safety of your family under the Family Violence Prevention and Services Act or other applicable federal law. The nature of these expenses is required to be kept confidential by the court.					
37	Home energy costs. Enter the total average monthly amount, in excess of the allowance specified by IRS Local Standards for Housing and Utilities, that you actually expend for home energy costs. YOU MUST PROVIDE YOUR CASE TRUSTEE WITH DOCUMENTATION OF YOUR ACTUAL EXPENSES, AND YOU MUST DEMONSTRATE THAT THE ADDITIONAL AMOUNT CLAIMED IS REASONABLE AND NECESSARY.					
38	Education expenses for dependent children less than 18. Enter the total average monthly expenses that you actually incur, not to exceed \$147.92* per child, for attendance at a private or public elementary or secondary school by your dependent children less than 18 years of age. YOU MUST PROVIDE YOUR CASE TRUSTEE WITH DOCUMENTATION OF YOUR ACTUAL EXPENSES, AND YOU MUST EXPLAIN WHY THE AMOUNT CLAIMED IS REASONABLE AND NECESSARY AND NOT ALREADY ACCOUNTED FOR IN THE IRS STANDARDS.					
39	Additional food and clothing expense. Enter the total average monthly amount by which your food and clothing expenses exceed the combined allowances for food and clothing (apparel and services) in the IRS National Standards, not to exceed 5% of those combined allowances. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) YOU MUST DEMONSTRATE THAT THE ADDITIONAL AMOUNT CLAIMED IS REASONABLE AND NECESSARY.					
40	Continued charitable contributions. Enter the amount that you will continue to contribute in the form of cash or financial instruments to a charitable organization as defined in 26 U.S.C. § 170(c)(1)-(2).					
41	Total Additional Expense Deductions under § 707(b). Enter the total of Lines 34 through 40.					

<sup>\*</sup> Amount(s) are subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

	Subpart C: Deductions for Debt Payment							
	Future payments on secured claims. For each of your debts that is secured by an interest in property that you own, list the name of creditor, identify the property securing the debt, state the Average Monthly Payment, and check whether the payment includes taxes or insurance. The Average Monthly Payment is the total of all amounts scheduled as contractually due to each Secured Creditor in the 60 months following the filing of the bankruptcy case, divided by 60. If necessary, list additional entries on a separate page. Enter the total of the Average Monthly Payments on Line 42.							
42	a. b. c.	Name of Creditor	Property Securing the Debt	Average Monthly Payment  Total: Add Lines a, b and c.	Does payment include taxes or insurance?  yes no yes no yes no			
43	Other payments on secured claims. If any of debts listed in Line 42 are secured by your primary residence, a motor vehicle, or other property necessary for your support or the support of your dependents, you may include in your deduction 1/60th of any amount (the "cure amount") that you must pay the creditor in addition to the payments listed in Line 42, in order to maintain possession of the property. The cure amount would include any sums in default that must be paid in order to avoid repossession or foreclosure. List and total any such amounts in the following chart. If necessary, list additional entries on a separate page.  Name of Creditor Property Securing the Debt 1/60th of the Cure Amount							
	b.			Total: Add l	Lines a, b and c			
44	Payments on prepetition priority claims. Enter the total amount, divided by 60, of all priority claims, such as priority tax, child support and alimony claims, for which you were liable at the time of your bankruptcy filing. DO NOT INCLUDE CURRENT OBLIGATIONS, SUCH AS THOSE SET OUT IN LINE 28.							
	<b>Chapter 13 administrative expenses.</b> If you are eligible to file a case under chapter 13, complete the following chart, multiply the amount in line a by the amount in line b, and enter the resulting administrative expense.							
	a.	a. Projected average monthly chapter 13 plan payment.						
45	b.	b. Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)			%			
	C.	Average monthly administrative ex	pense of chapter 13 case	Total: Multip	ly Lines a and b			
46	Total Deductions for Debt Payment. Enter the total of Lines 42 through 45.							
			part D: Total Deductions for					
47	Tota	ll of all deductions allowed under §	§ 707(b)(2). Enter the total of L	ines 33, 41, and 46	5.			
Part VI. DETERMINATION OF § 707(b)(2) PRESUMPTION								
48	Enter the amount from Line 18 (Current monthly income for § 707(b)(2))							
49	Enter the amount from Line 47 (Total of all deductions allowed under § 707(b)(2))							
50	Monthly disposable income under § 707(b)(2). Subtract Line 49 from Line 48 and enter the result.							
51	<b>60-month disposable income under § 707(b)(2).</b> Multiply the amount in Line 50 by the number 60 and enter the result.							

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	Initial presumption determination. Check the applicable box and proceed as directed.							
	The amount on Line 51 is less than \$7,025*. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete the verification in Part VIII. Do not complete the remainder of Part VI.							
52	The amount set forth on Line 51 is more than \$11,725*. Check the box for "The presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII. Do not complete the remainder of Part VI.							
	The amount on Line 51 is at least \$7,025*, but not more than \$11,725*. Complete the remainder of Part VI (Inthrough 55).	(Lines 53						
53	Enter the amount of your total non-priority unsecured debt							
54	Threshold debt payment amount. Multiply the amount in Line 53 by the number 0.25 and enter the result.							
	Secondary presumption determination. Check the applicable box and proceed as directed.							
55	The amount on Line 51 is less than the amount on Line 54. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete the verification in Part VIII.							
The amount on Line 51 is equal to or greater than the amount on Line 54. Check the box for "The presump at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VI								
	Part VII: ADDITIONAL EXPENSE CLAIMS							
	<b>Other Expenses.</b> List and describe any monthly expenses, not otherwise stated in this form, that are required for the health and welfare of you and your family and that you contend should be an additional deduction from your current monthly income under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page. All figures should reflect your average monthly expense for each item. Total the expenses.							
56	Expense Description Monthly Amou	Monthly Amount						
	a.							
	b.							
	С.							
	Total: Add Lines a, b, and c							
Part VIII: VERIFICATION								
	I declare under penalty of perjury that the information provided in this statement is true and correct. (If this is a joint case, both debtors must sign.)							
57	Date: 4/4/2011 Signature: /s/ Jose Roberto Aguilera  Jose Roberto Aguilera	_						
	Date: 4/4/2011 Signature: /s/ Samir Delcarmen Aguilera Samir Delcarmen Aguilera	_						

<sup>\*</sup> Amount(s) are subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.